

[0056] The capped bill amount **610** represents the amount a customer pays in each of the payment periods. The total of the capped bill amount **610** is the maximum amount the customer will pay for the capped bill during the capped bill program term. The actual consumer bill **620** is the actual amount of the consumer's bill during the same capped bill program term. The bill difference **630** is calculated by subtracting the capped bill amount **610** from the actual consumer bill **620**. The cumulative bill difference **640** accumulates the individual bill difference **630**. In this example the cumulative bill difference is negative. The total cumulative bill difference **640** is multiplied by the credit percentage **650**. The resulting credit to customer **660** is then refunded to the customer. If the cumulative bill difference **630** is positive at the end of the capped bill program, this represents the payment from risk management instruments **670** that will pay the amount of the actual consumer bill **620** that exceeds the capped bill amount **610**. The payment from risk management instruments **670** may be remitted, for example, to a risk management contractor or directly to the supplier of the product covered by the capped bill program, such as a utility company in the case of a capped energy bill or a bank or mortgage company in the case of a borrowing. As in the example in **FIG. 5**, there are numerous variations on capped bill periods that may be used.

[0057] It can be understood that the systems and methods of the present invention may be implemented using, for example, any suitable type of computer hardware, software, or combination thereof. Such software may be coded in any suitable computer programming language such as, for example, C or C++ using, for example, conventional or object-oriented techniques.

[0058] Although the present invention has been described herein with reference to certain embodiments, numerous modifications and variations can be made and still the result will come within the scope of the invention. No limitation with respect to the specific embodiments disclosed herein is intended or should be inferred.

We claim:

1. A method of providing one of a good or a service to at least one entity at one of a payment, rate, or price that is capped at a pre-determined amount, comprising:

producing an offer for the entity, wherein the offer represents at least one of a capped maximum payment, a capped maximum rate, a capped maximum usage, a capped maximum consumption, or a capped maximum price amount; and

providing the good or service to the entity at one of a payment, rate, or price that may fluctuate, wherein the payment, rate, or price cannot exceed the capped maximum payment, capped maximum rate, capped maximum usage, capped maximum consumption, or capped maximum price amount.

2. The method of claim 1, further comprising building a model that profiles the entity based on a plurality of data regarding the entity.

3. The method of claim 1, further comprising constructing a model of risk relating to the entity.

4. The method of claim 1, further comprising processing the plurality of data regarding the entity.

5. The method of claim 1, wherein the entity is selected from the group consisting of a consumer, a broker, a marketer, an originator, an aggregator, and a wholesaler.

6. The method of claim 1, further comprising producing a profile that represents the type and weighting of entities likely to accept the offer.

7. The method of claim 1, further comprising tracking one of an actual payment, an actual rate, or an actual price of the good or service.

8. The method of claim 1, further comprising tracking one of consumption or rates of the good or service by the entity.

9. The method of claim 1, further comprising tracking whether the offer is accepted by the entity.

10. The method of claim 1, further comprising one of purchasing at least one risk management instrument or selling at least one risk management instrument.

11. The method of claim 1, wherein the good or service is a money lending service.

12. The method of claim 1, wherein the good or service is an energy product.

13. The method of claim 1, further comprising providing a refund to the entity.

14. A capped bill calculation system, comprising:

a data input module in communication with a data storage medium for receiving data from at least one entity; and

a capped bill offer generation module for generating an offer, wherein the offer offers one of a good or a service at a price that may fluctuate, and wherein an actual price of the good or service cannot exceed the maximum amount.

15. The system of claim 14, wherein the data storage medium includes a database.

16. The system of claim 14, further comprising a risk module in communication with the data storage medium for developing a strategy for purchasing at least one risk instrument that is used to offset a risk associated with offering one of a good or service at a price that is capped at a maximum amount.

17. The system of claim 14, further comprising a data cleaning module in communication with the data storage medium for correcting inaccuracies relating to the data.

18. The system of claim 14, further comprising an acceptance tracking system in communication with the data storage medium for tracking whether the entity has accepted the offer.

19. The system of claim 14, further comprising a report generation module in communication with the data storage medium.

20. The system of claim 14, further comprising a reconciliation module in communication with the data storage medium.

21. The system of claim 14, wherein the risk module includes an individual risk module and an aggregate risk module.

22. The system of claim 14, wherein the good or service is a money lending service.

23. The system of claim 14, wherein the good or service is an energy product.

24. A computer-readable medium having stored thereon instructions which, when executed by a processor, cause the processor to:

produce an offer for an entity, wherein the offer represents at least one of a capped maximum payment, a capped